



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**Robertson, Anschutz, Schneid, Crane & Partners,  
PLLC**

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Attorneys for Secured Creditor

Kimberly A. Wilson, Esquire (031441997)

In Re:

**Hasham R. Syed,  
aka Hassan Raza Syed  
aka Syed H. Hashmi  
aka Prestige America LLC  
aka Prestige Home Linen  
Debtor,  
Nighat A. Syed,  
Joint Debtor.**

Order Filed on October 26, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 22-17137-VFP

Chapter: 13

Hearing Date: 10/19/2023

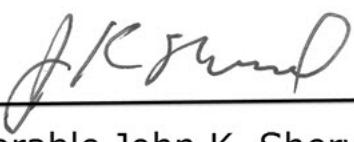
Judge: Vincent F. Papalia

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby

ORDERED.

**DATED: October 26, 2023**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

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Secured Creditor: JPMorgan Chase Bank, N.A.

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC.

Debtors' Counsel: Karl J. Norgaard

Property Involved ("Collateral"): 2020 Land Rover Range Rover, VIN: SALGV5SE9LA415086

Relief sought:

- Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 3 months from July 14, 2023 through September 14, 2023.
- The Debtor is overdue for 1 partial payment from July 14, 2023 at \$1,422.92 per month and 2 regular payments from August 14, 2023 through September 14, 2023 at \$1,718.91 per month.

Funds Held In Suspense \$\_\_\_\_.

Total Arrearages Due \$4,860.74.

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$\_\_\_\_. Payment shall be made within \_\_\_\_ days of entry of this Order.

- Beginning on October 14, 2023, regular monthly payments shall continue to be made in the amount of \$1,718.91.
- Beginning on November 14, 2023, monthly cure payments shall be made in the amount of \$810.12 for 5 months. Debtor shall make a final cure payment on, or before, April 14, 2024 in the amount of \$810.14.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: JPMorgan Chase Bank, N.A.  
National Bankruptcy Department  
P.O. Box 901032  
Ft. Worth, Texas 76101-2032
  
- Monthly cure payment: JPMorgan Chase Bank, N.A.  
National Bankruptcy Department  
P.O. Box 901032  
Ft. Worth, Texas 76101-2032

4. In the event of Default:

- Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.
  
- In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$450.00 and costs of \$188.00.

The fees and costs are payable:

- Through the Chapter 13 plan.
  - To the Secured Creditor within \_\_\_\_\_ days.
  - Attorneys' fees are not awarded.